

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1-42. (Canceled)

43. (original) A computer implemented method of transferring funds between user online accounts in a computer network, the method comprising the steps of:

receiving registration information from a first user for establishing a first online account, the registration information including a physical mailing address;

setting a transaction limit on the first account to a first value; thereafter receiving a confirmation code from the first user, wherein the confirmation code confirms that the physical mailing address is a valid address; and thereafter

increasing the transaction limit on the first online account to a second value.

44. (original) The method of claim 43, further comprising the step of: causing the confirmation code to be sent to the physical mailing address.

45. (original) The method of claim 43, wherein the second value is selected by the first user.

46. (original) The method of claim 43, wherein the physical mailing address is associated with a billing address for one of a credit card account and an ATM check card account.

47. (previously presented) The method of claim 43, wherein the registration information and confirmation code are received from the first user over the Internet

48. (previously presented) A computer implemented method of transferring funds from one online account to another, the method comprising the steps of:

receiving a transfer request from a first user, the transfer request including an amount of funds for transfer from a first online account associated with the first user and identification information for a recipient of the funds, the identification information including an electronic message address for the recipient;

automatically sending an electronic message to the recipient using the electronic message address, the electronic message indicating that funds are ready for transfer to the recipient;

receiving a response from the recipient accepting or rejecting the transfer of funds;  
transferring said amount of funds from the first account to a second account associated with the recipient if the response indicates acceptance;  
receiving credit card account information from the recipient;  
establishing a connection with a server associated with the credit card account; and  
transferring funds from the second account to the credit card account in response to a withdrawal request received from the recipient.

49. (previously presented) The method of claim 48, wherein the electronic message address is an e-mail address, and wherein the electronic message is an e-mail message.

50. (previously presented) The method of claim 48, wherein the electronic message address includes a user ID associated with the recipient, and wherein the step of automatically sending an electronic message includes initiating an instant message session with the recipient based on the user ID.

51. (previously presented) The method of claim 48, wherein the response includes a request by the recipient to open an account, and wherein the method further includes the step of opening the second account for the recipient.

52. (previously presented) The method of claim 48, wherein the response from the recipient includes information identifying the second account.